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**OFFICE OF CONSUMER AFFAIRS**  
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## **DISASTER SCAMS**

In the aftermath of a disaster, there are those who will prey upon consumers using marketing scams, deceptive door-to-door sales, home improvement scams and misleading solicitations for non-existent charities. While it is impossible to list all scams that might develop, common ones include:

- ❖ Telephone sales of "Disaster Relief Kits."
- ❖ Fictitious fund-raising for disaster victims.
- ❖ Prize promotion schemes where funds supposedly go to victims.
- ❖ People falsely claiming they can help process disaster relief for a fee.
- ❖ Advance fee loans for those in need of money to begin home repairs.
- ❖ Traditional door-to-door sale of home repairs.
- ❖ Phony inspectors actually selling unnecessary items like home water treatment systems.

## **CONSUMER TIPS**

As flood waters recede, you may discover that your flood-damaged home or business needs extensive repairs. Unfortunately, fraudulent home repair companies may flock to your area. As you rush to make your home or office inhabitable again, use good judgment. Protect yourself from dishonest home repair contractors by calling the Mercer County Consumer Affairs Office at 609-989-6671 to see if the contractor you are considering has any complaints against his or her business. Also:

1. Make sure you hire a home improvement contractor who is registered with the New Jersey Division of Consumer Affairs. The Contractors' Registration Act makes it mandatory for all contractors to be registered as of

- January 1, 2006. Contact us to verify registration before hiring any contractor.
2. Home repair contractors offering financing for home repair work must be licensed by the New Jersey Department of Banking and Insurance 609-292-5360.
  3. If you let someone in to inspect your home, go with them and make sure you get a second opinion from a reputable source before you sign a contract to have the work done. Ask for identification. Representatives of utilities and reputable businesses will have proper identification. When in doubt, look up the company's number in the phone book and call to verify the identity of the worker.
  4. If a contractor requests advance payments or large cash deposits, do not provide them unless you have checked out the contractor's credentials and have a written contract with a description of the work to be performed, the total cost, and guarantees on labor and materials.
  5. Do not accept verbal agreements. Get a copy of the contract before paying and a receipt afterward. Common complaints involve payment for repairs and work that never gets started or completed.
  6. Avoid transient repair contractors. If you hire a contractor make sure you get names, addresses, phone numbers, license plate numbers and vehicle descriptions. If a problem does occur, this information will help law enforcement locate the contractor.
  7. When you pay your contractor ask for a lien waiver. A lien waiver is a receipt that states that the workers and material suppliers will not ask you for money once you have paid the contractor. Beware of any request by a contractor to have you sign a statement that says that you will cover the costs of materials and labor if the contractor does not pay.
  8. All permits must be obtained by the contractor, not the homeowner. However, the contractor will charge you for the price of the permit.
  9. If hiring a plumber or electrician, make sure he or she is licensed. Ask to see their License Identification Card.

Remember, if an offer is good "now or never," you can bet that it will never be good.

## **AUTO REPAIR**

Under the best of circumstances, automobile repair complaints top Consumer Affairs list of complaints. Each year thousand of complaints are logged. The majority involve overcharging, poor workmanship and deceptive practices.

As you start looking for a repair shop to repair your water-damaged car, you need to remember to thoroughly check out repair shops. Some ways of doing that are:

1. Ask friends and neighbors if they know a reliable mechanic.
2. Check to see if the shop is accredited by the Motorist Assurance Program (MAP). MAP is an industry-sponsored organization that has established Uniform Inspection Guidelines for inspecting vehicles and recommending repairs.
3. Get a cost estimate in writing and instruct the mechanic to call for authorization before making repairs not listed on the original repair order.
4. If you believe the mechanic has recommended unnecessary work or you are dissatisfied with the estimate, get a second estimate.
5. If the work is guaranteed, get all the warranty information in writing on the repair order or bill.

## **CHARITABLE SOLICITATIONS**

While there are numerous legitimate organizations providing relief to flood victims, history has shown that con artists move in to collect funds for non-existent charities and then pocket the money and run. How can you protect yourself?

1. By law, all charities soliciting money in New Jersey must be registered with the New Jersey Consumer Affairs' Charitable Registration Unit. Call our Charities Hotline at 973-504-6215 to make sure the charity soliciting you is legitimate.
2. Do not give cash. Write a check and make it out to the charity.
3. Do not give your credit card number to strangers over the phone.
4. Legitimate charities will give you time to decide whether and how much to donate.

## **PRICE GOUGING**

When a disaster occurs there may be temporary shortages of essentials. When those circumstances arise, some individuals may attempt to charge exorbitant prices for such goods. If you feel you are paying excessive prices for goods or services, you may file a complaint with Mercer County Consumer Affairs.

## **HOW TO FILE A COMPLAINT**

To file a complaint about auto repair, home repair or price gouging, contact the Mercer County Consumer Affairs Office at 609-989-6671.

To file a complaint against an electrician, call the Board of Electrical Contractors at 973-504-6410.

To file a complaint against a plumber, call the Board of Master Plumbers at 973-504-6420.

To file a complaint against a charity that you feel is not legitimate, call the Charities Hotline at 973-504-6215.

**Remember: "Take advantage of us, so no one takes advantage of you."**